

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Maria DLA Cabreja-Castro
Debtor

Case No. 14-04110-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRadginsk
Form ID: 318

Page 1 of 3
Total Noticed: 71

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db
4540826 +Maria DLA Cabreja-Castro, 739 W. Princess Street, York, PA 17401-3640
4540828 +ALLERGY & ASTHMA CONSULTANTS, 1620 S. QUEEN ST., YORK, PA 17403-4637
4540827 ALLIED INTERSTATE, PO BOX 361623, COLUMBUS, OH 43236-1623
+ALLIED INTERSTATE, COLLECTION DIVISION, 3111 S DIXIE HWY #101,
WEST PALM BEACH, FL 33405-1520
4540829 +ALLIED INTERSTATE LLC, 7525 W CAMPUS RD, NEW ALBANY, OH 43054-1121
4540835 +ANESTHESIA ASSOCIATES OF YORK, 110 PINE GROVE COMMONS, YORK, PA 17403-5151
4540834 +ANESTHESIA ASSOCIATES OF YORK, PO BOX 70240, PHILADELPHIA, PA 19176-0240
4540836 +APPLE HILL SURGICAL ASSOCIATES, 25 MONUMENT ROAD, SUITE 220, YORK, PA 17403-5049
4540843 +CITIBANK, N.A. (BK DEPT), BANKRUPTCY DEPT., 7920 NW 110TH STREET,
KANSAS CITY, MO 64153-1270
4540846 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: COLUMBIA GAS, P.O. BOX 742510, CINCINNATI, OH 45274)
4540844 +COLUMBIA GAS, PO BOX 910, SMITHFIELD, PA 15478-0910
4540848 +CREDIT BUREAU OF YORK, 33 S DUKE ST, YORK, PA 17401-1485
4540852 +FAMILY FIRST HEALTH, 116 S. GEORGE ST. SUITE 400, YORK, PA 17401-1443
4540853 +FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297
4540854 FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
4540855 +HY CITE/ROYAL PRESTIGE, 333 HOLTZMAN RD, MADISON, WI 53713-2109
4540822 +LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4540859 +MARSHA D. BORNT, MD, APPLE HILL GYNECOLOGY, 25 MONUMENT RD, YORK, PA 17403-5060
4540861 +MCCABE, WEISBERG & CONWAY P.C., 123 SOUTH BROAD STREET, SUITE 1400,
PHILADELPHIA, PA 19109-1060
4632821 +MET ED, P.O. BOX 3687, AKRON, OH 44309-3687
4632823 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
(address filed with court: MET-ED, 331 NEWMAN SPRINGS ROAD, BLDG. 3, RED BANK, NJ 07701)
4540824 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4540870 +SANTANDER CONSUMER USA, PO BOX 961288, FT WORTH, TX 76161-0288
4540823 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4540873 +THE FERTILITY CENTER, 130 LEADERS HEIGHTS RD, YORK, PA 17403-5121
4540874 +WELLSPAN, YORK HOSPITAL, P.O. BOX 15124, YORK, PA 17405-7124
4540875 +WELLSPAN, YORK HOSPITAL, 1001 S. GEORGE ST, YORK, PA 17403-3645
4540876 +WELLSPAN MEDICAL GROUP, C/O PHYSICIAN BILLING, 1803 MT. ROSE AVE., SUITE B3,
YORK, PA 17403-3051
4540880 +YORK CITY SEWER & REFUSE DEPARTMENT, 50 W. KING STREET, YORK, PA 17401-1420
4540881 +YORK COUNTY TAX CLAIM BUREAU, 28 EAST MARKET STREET, ROOM 110, YORK, PA 17401-1587
4540882 +YORK HOSPITAL, P.O. BOX 6195, READING, PA 19610-0195
4540883 +YORK HOSPITAL, 1001 SOUTH GEORGE STREET, P.O. BOX 2507, YORK, PA 17405-2507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4540830 EDI: GMACFS.COM Feb 14 2018 18:53:00 ALLY, P.O. BOX 380902, BLOOMINGTON, MN 55438-0902
4540832 EDI: GMACFS.COM Feb 14 2018 18:53:00 ALLY FINANCIAL, PO BOX 980901,
MINNEAPOLIS, MN 55438
4540831 +EDI: GMACFS.COM Feb 14 2018 18:53:00 ALLY FINANCIAL, 200 RENAISSANCE CTR,
DETROIT, MI 48243-1300
4540833 +EDI: GMACFS.COM Feb 14 2018 18:53:00 ALLY FINANCIAL, C/O ALLY SERVICING LLC,
P.O. BOX 130424, SAINT PAUL, MN 55113-0004
4540838 EDI: APPLIEDBANK.COM Feb 14 2018 18:58:00 APPLIED BANK, 4700 EXCHANGE COURT,
BOCA RATON, FL 33431
4540837 +EDI: APPLIEDBANK.COM Feb 14 2018 18:58:00 APPLIED BANK, 660 PLAZA DR,
NEWARK, DE 19702-6369
4540839 +EDI: APPLIEDBANK.COM Feb 14 2018 18:58:00 APPLIED BANK, BANKCARD CENTER, P.O. BOX 11170,
WILMINGTON, DE 19850-1170
4561762 EDI: GMACFS.COM Feb 14 2018 18:53:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
4540840 +EDI: CITICORP.COM Feb 14 2018 18:58:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4540842 +EDI: CITICORP.COM Feb 14 2018 18:58:00 CITI, PO BOX 6077, SIOUX FALLS, SD 57117-6077
4540841 EDI: CITICORP.COM Feb 14 2018 18:58:00 CITI, PO BOX 183051, COLUMBUS, OH 43218-3051
4540850 EDI: ESSL.COM Feb 14 2018 18:53:00 DISH NETWORK, DEPT 0063, PALATINE, IL 60055-0063
4540849 +EDI: ESSL.COM Feb 14 2018 18:53:00 DISH NETWORK, 9601 S MERIDIAN BLVD,
ENGLEWOOD, CO 80112-5905
4540851 +E-mail/Text: bknotice@ercbpo.com Feb 14 2018 18:53:16 ENHANCED RECOVERY CO LLC,
8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412
4540825 EDI: IRS.COM Feb 14 2018 18:58:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OP.,
P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
4584985 EDI: JEFFERSONCAP.COM Feb 14 2018 18:53:00 Portfolio America Asset Management Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4540856 E-mail/Text: camanagement@mtb.com Feb 14 2018 18:53:11 M & T BANK, 1 FOUNTAIN PLZ,
BUFFALO, NY 14203
4540857 E-mail/Text: camanagement@mtb.com Feb 14 2018 18:53:11 M & T BANK,
ATTN: BANKRUPTCY DEPARTMENT, 1100 WEHRLE DR, 2ND FLOOR, BUFFALO, NY 14221-7748
4540858 E-mail/Text: camanagement@mtb.com Feb 14 2018 18:53:11 M & T BANK, PO BOX 840,
BUFFALO, NY 14240

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4564063 E-mail/Text: camanagement@mtb.com Feb 14 2018 18:53:11 M & T Bank, P.O. Box 1280, Buffalo, New York 14240

4540860 +EDI: WFNNB.COM Feb 14 2018 18:58:00 MAURICES, P.O. BOX 659705, SAN ANTONIO, TX 78265-9705

4540863 E-mail/Text: Bankruptcies@nragroup.com Feb 14 2018 18:53:25 NATIONAL RECOVERY AGENCY, PO BOX 67015, HARRISBURG, PA 17106-7015

4540862 +E-mail/Text: Bankruptcies@nragroup.com Feb 14 2018 18:53:25 NATIONAL RECOVERY AGENCY, 2491 PAXTON ST, HARRISBURG, PA 17111-1036

4731213 +EDI: AISACG.COM Feb 14 2018 18:58:00 NCEP, LLC, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028

4540865 +EDI: PRA.COM Feb 14 2018 18:53:00 PORTFOLIO RECOVERY ASSOC, DEPT. 922, PO BOX 4115, CONCORD, CA 94524-4115

4540864 EDI: PRA.COM Feb 14 2018 18:53:00 PORTFOLIO RECOVERY ASSOC, 120 CORPORATE BLVD. STE 100, NORFOLK, VA 23502

4540866 EDI: PRA.COM Feb 14 2018 18:53:00 PORTFOLIO RECOVERY ASSOCIATES, 140 CORPORATE BLVD, NORFOLK, VA 23502

4540869 +EDI: DRIV.COM Feb 14 2018 18:58:00 SANTANDER CONSUMER USA, 1010 WEST MOCKINGBIRD LANE, DALLAS, TX 75247-5126

4540868 EDI: DRIV.COM Feb 14 2018 18:58:00 SANTANDER CONSUMER USA, PO BOX 105255, ATLANTA, GA 30348-5255

4540867 +EDI: DRIV.COM Feb 14 2018 18:58:00 SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244

4548161 EDI: DRIV.COM Feb 14 2018 18:58:00 Santander Consumer USA Inc., P. O. Box 560284, Dallas TX 75356-0284

4639008 +EDI: DRIV.COM Feb 14 2018 18:58:00 Santander Consumer USA, Inc., P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088

4540871 EDI: AISTMBL.COM Feb 14 2018 18:53:00 T-MOBILE, PO BOX 742596, CINCINNATI, OH 45274

4540872 EDI: AISTMBL.COM Feb 14 2018 18:53:00 T-MOBILE BANKRUPTCY TEAM, PO BOX 53410, BELLEVUE, WA 98015

4540878 +EDI: WFNNB.COM Feb 14 2018 18:58:00 WORLD FINANCIAL NETWORK, P.O. BOX 182125, COLUMBUS, OH 43218-2125

4540877 EDI: WFNNB.COM Feb 14 2018 18:58:00 WORLD FINANCIAL NETWORK, P.O. BOX 182273, COLUMBUS, OH 43218-2273

4713666 +EDI: AISACG.COM Feb 14 2018 18:58:00 Wollemi Acquisitions, LLC by AIS Data Services, LP, PO Box 165028, Irving, TX 75016-5028

4713667 +EDI: AISACG.COM Feb 14 2018 18:58:00 Wollemi Acquisitions, LLC by AIS Data Services, LP, PO Box 165028, Irving, TX 75016, Wollemi Acquisitions, LLC by AIS Data Se, PO Box 165028, Irving, TX 75016-5028

4540879 +E-mail/Text: kcm@yatb.com Feb 14 2018 18:53:09 YORK ADAMS TAX BUREAU*, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wollemi Acquisitions, LLC by AIS Data Services, LP

cr* +NCEP, LLC, c/o Ascension Capital Group, PO Box 165028, Irving, TX 75016-5028

cr* +Santander Consumer USA, Inc., P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088

4540845* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 (address filed with court: COLUMBIA GAS, P.O. BOX 742537, CINCINNATI, OH 45274-2537)

4540847* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 (address filed with court: COLUMBIA GAS OF PA, 200 CIVIC CENTER DR, 11TH FLOOR, COLUMBUS, OH 43215)

4580505* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 (address filed with court: Columbia Gas of Pa Inc, PO Box 117, Columbus OH 43216)

4552717* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748 (address filed with court: M&T Bank, P.O. Box 840, Buffalo, NY 14240-1840)

4540821* +MARIA DLA CABREJA-CASTRO, 739 W. PRINCESS STREET, YORK, PA 17401-3640

4632822* ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 (address filed with court: MET-ED, P.O. BOX 16001, READING, PA 19612-6001)

4548906* Santander Consumer USA Inc., P. O. Box 560284, Dallas TX 75356-0284

TOTALS: 1, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

Jason Brett Schwartz on behalf of Creditor Wollemi Acquisitions, LLC
JSchwartz@mesterschwartz.com, JOttinger@mesterschwartz.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lawrence V. Young on behalf of Debtor 1 Maria DLA Cabreja-Castro lyoung@cgalaw.com,
tlocondro@cgalaw.com;scomegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.co
m;jrosenau@cgalaw.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Santander Consumer USA, Inc. ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

Information to identify the case:Debtor 1 **Maria DLA Cabreja-Castro**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9536**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

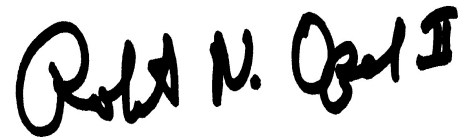
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:14-bk-04110-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria DLA Cabreja-Castro
aka Maria D. Cabreja-Castro, aka Maria De Los
Angeles Cabreja-Castro

**By the
court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

February 14, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.